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8 Attorneys for Creditor  
9 **TRINITY FINANCIAL SERVICES, LLC**

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UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF CALIFORNIA

In re:

THOMAS J. CHEK

Debtor,

Case No. 18-30006-DM

Chapter Number: 13

**SECURED CREDITOR TRINITY  
FINANCIAL SERVICES, LLC'S  
OPPOSITION TO DEBTOR'S MOTION  
TO VALUE AND AVOID LIEN OF  
TRINITY FINANCIAL SERVICES, LLC  
[39] AND REQUEST FOR HEARING**

Secured Creditor Trinity Financial Services, LLC ("Trinity") hereby submits the following opposition to the *Debtor's Motion to Value and Avoid Lien of Trinity Financial Services, LLC* [Docket No. 39] (the "Motion") filed by Debtor Thomas J. Chek (the "Debtor"):

**STATEMENT OF FACTS**

The Debtor filed a voluntary Chapter 13 bankruptcy petition with this Court on or about January 4, 2018 (the "Petition Date"), initiating the instant case identified as Case Number 18-30006-DM. On or about May 21, 2018, the Debtor filed the Motion, which seeks to avoid Trinity's lien secured by the Debtor's primary residence, 900 Arlene Way, Novato, CA 94947 (the "Property"). The basis of the Motion is the Debtor's assertion that the Property is worth less than the debt owed to the first lien on the petition date.

## **ARGUMENT**

11 U.S.C. § 1325(a)(5)(B)(ii) requires a debtor's Chapter 13 Plan to distribute at least the allowed amount of a creditor's secured claim. *See* 11 U.S.C. § 1325(a)(5)(B)(ii). Furthermore, the requirement that a debtor provide for the full value of a creditor's secured claim is mandatory for plan confirmation. *See Barnes v. Barnes (In re Barnes)*, 32 F. 3d 405, 407 (9th Cir. 1994); *see also In re Lucas*, 3 B.R. 252, 253 (Bankr. S.D. Cal. 1980) ("In order to confirm any Chapter 13 Plan, the court must be satisfied . . . that the plan meets all the requirements of § 1325(a)."). The burden of demonstrating compliance with section 1325(a) lies with the debtor. *Chinichian v. Campolongo (In re Chinichian)*, 784 F. 2d 1440 (9th Cir. 1986).

Section 1322(b)(2) states that a Chapter 13 plan may “modify the rights of holders of secured claims, other than a claim secured only by a security interest in real property that is the debtor’s principal residence.” Trinity’s claim is secured by the Property, which is the Debtor’s principal residence. Thus, the plan may not modify Trinity’s secured claim. *See Nobelman v. Am. Sav. Bank*, 508 U.S. 324, 329, 113 S. Ct. 2106, 2110, 124 L. Ed. 2d 228 (1993) (determination that bank’s claim is partially secured “does not necessarily mean that the ‘rights’ the bank enjoys as a mortgagee, which are protected by § 1322(b)(2), are limited by the valuation of its secured claim.”).

A claim is not a “secured claim” for bankruptcy purposes, however, if the subject lien is entirely underwater. *In re Zimmer*, 313 F.3d 1220 (9th Cir. 2002); *In re Lam*, 211 B.R. 36 (9th Cir. BAP 1997). Therefore, the key issue is whether or not the aggregate dollar amount owed on any senior liens exceeds the value of a given property as of the petition date.

Valuation of residential property “is not an exact science.” *In re Karakas*, No. 06-32961, No. 06-80245, 2007 WL 1307906, at \*6 (Bankr. N.D.N.Y. May 3, 2007). Normally, in evaluating conflicting appraisals, a bankruptcy court should carefully compare “the logic of their analyses” and “the persuasiveness of their subjective reasoning.” *In re Park Ave. Partners Ltd. P’ship*, 95 B.R. 605, 610 (Bankr. E.D. Wisc. 1988). The debtor has the burden of demonstrating that “there is not even one dollar of value” in the subject property in excess of the amount owed on the first mortgage. *In re LePage*, 2011 WL 1884034, at \*4 (Bankr. E.D.N.Y. May 18, 2011).

1 Once the debtor has met this burden, the burden shifts to the creditor to submit sufficient evidence  
2 to overcome the valuation proposed by the debtor. *Id.*

3 The Debtor's Motion lists the property value at \$543,000.00. However, the Motion does  
4 not include an appraisal supporting this value. On April 27, 2018 Debtor's counsel sent  
5 undersigned counsel for Trinity a copy of the Debtor's appraisal on the subject property, which  
6 lists the property value at \$555,000.00. *See* concurrently filed *Declaration of Rafael R. Garcia-*  
7 *Salgado*. A true and correct copy of the email from Debtor's counsel with the appraisal is  
8 attached hereto as **Exhibit 1** and incorporated herein by reference. Accordingly, the Debtor's  
9 Chapter 13 Plan may not modify Trinity's secured claim. As the valuation of the Debtor's  
10 appraiser indicates Trinity's lien is supported by value and thus partially secured, the Motion  
11 should be denied.

12 **CONCLUSION**

13 Based on the foregoing facts and applicable law, Trinity respectfully requests:

14 1. That the Motion be denied without the need for an evidentiary hearing, on the  
15 basis of the appraisal by the Debtor's appraiser; and  
16 2. That the Court grant such other relief as this Court deems appropriate.

17 Dated: June 8, 2018

18 Respectfully submitted,

19 BURKE, WILLIAMS & SORENSEN, LLP

20 By: 

21 Richard J. Reynolds  
22 Rafael R. Garcia-Salgado  
23 Attorneys for Creditor  
24 TRINITY FINANCIAL SERVICES, LLC

# Exhibit 1

**Gomez, Johnnelle**

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**From:** Russell Marne <russell@marne.com>  
**Sent:** Friday, April 27, 2018 9:29 AM  
**To:** Garcia-Salgado, Rafael R.  
**Subject:** Check Bankruptcy Case Number 18-30006  
**Attachments:** Chek CMA 2-10-18.pdf

Rafael,

Attached hereto in PDF format is the value opinion on the debtors real property. After you have had a chance to review can you give me a call to discuss this case.

Thank you for your courtesy and cooperation in this matter,

**Russell K. Marne, Esq.**

**MARNE LAW GROUP  
30 North San Pedro Road  
San Rafael, CA 94903**

**(415) 499-8100**

**CONFIDENTIALITY ---** This email is directed only to the person or entity to whom it is addressed, and the contents hereof and any attachments hereto are intended to be strictly confidential and may otherwise be subject to the attorney-client privilege and/or the work-product doctrine, and should not, therefore, be in any way copied, distributed, or disclosed to other parties. If you have received this message by error, please reply by email to inform us and delete any copies from your hard drive. Thank you.

**Prepared for:** Tom and Sarah Chek  
**Address:** 900 Arlene  
Novato, CA 94947

**Suggested Sale Price**  
555,000

**Presented By:****Greg Brownman**

Lic: 01183227  
Primary: 415-519-6062

Email: [gbrownman@gmail.com](mailto:gbrownman@gmail.com)

February 2018

**Vanguard Properties**

Office Lic.: 01486075

1118 Magnolia Ave  
Larkspur, CA 94939  
Phone: 415-755-1000  
Fax: 415-755-1001

**See our listings online:**

*This opinion or analysis is not an appraisal. It is intended only for the benefit of the addressee for the purpose of assisting buyers or sellers or prospective buyers or sellers in deciding the listing, offering, or sale price of the real property and not for any other purpose, including, but not limited to, lending purposes. Information has not been verified, is not guaranteed, and is subject to change.*

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U.S. Patent 6,910,045

02/10/18

Tom and Sarah Chek  
900 Arlene, Novato, CA 94947

Dear Tom and Sarah Chek

Thank you for requesting my opinion of the value of your home. I am very familiar with property in this area and am confident in my valuation. The ultimate value of your property will be what a buyer is willing to pay. When we calculate the value of a property the area of living space is very important and so is the condition of the finishes. Your value could be higher if the finishes in your home were upgraded to modern standards. The higher value properties in this analysis had similar living space but they all had remodeled kitchens and baths. If you did decide to upgrade your home you would recover the cost of the remodel up to a point. For example if you did a \$75,000 remodel of your kitchen and \$10,000 per bathroom I am sure your value would rise to the similar property on your street. Spending \$200,000 on an extensive remodel would not increase the value more than \$690,000 in my opinion.  
In my opinion your home in its current condition is worth \$555,000. The price I have given takes into consideration that your kitchen and bathrooms are in original condition and therefore significantly lowers the value in relation to the closest comparable.

It would be my great pleasure to help you prepare and sell your home for the best price possible. Regardless of what you choose to do I wish you the best and appreciate the opportunity to meet you in person and visit your home.

Kind Regards,

Greg

GREG BROWMAN LIC: 01183227  
VANGUARD PROPERTIES OFFICE LIC.: 01486075  
1118 MAGNOLIA AVE  
LARKSPUR, CA 94939  
PHONE: 415-519-6062  
FAX: 415-755-1001

**Subject Property Comparison**



| Feature                       | Subject Property                | Listing# 21723885                  | Adjust                       | Listing# 21721972                | Adjust                       | Listing# 21718186                   | Adjust                       |
|-------------------------------|---------------------------------|------------------------------------|------------------------------|----------------------------------|------------------------------|-------------------------------------|------------------------------|
| <b>Address - Full Street</b>  | 900 Arlene Way, Novato CA 94947 | 103 Caspar Pl, Novato, CA 94947-   |                              | 903 Sunnybrae Ln, Novato, CA 949 |                              | 106 Scotia Ln, Novato, CA 94947-    |                              |
| <b>Address</b>                |                                 |                                    |                              |                                  |                              |                                     |                              |
| <b>Map Information</b>        |                                 |                                    |                              |                                  |                              |                                     |                              |
| <b>Area Display</b>           | Novato                          |                                    |                              | Novato                           |                              | Novato                              |                              |
| <b>Status Display</b>         | Sold                            |                                    |                              | Sold                             |                              | Sold                                |                              |
| <b>On Market Date</b>         | 10/09/17                        |                                    |                              | 09/15/17                         |                              | 08/21/17                            |                              |
| <b>Pending Date</b>           | 11/14/17                        |                                    |                              | 10/03/17                         |                              | 09/05/17                            |                              |
| <b>Selling Date</b>           | 11/28/17                        |                                    |                              | 10/19/17                         |                              | 09/06/17                            |                              |
| <b>DOM</b>                    | 36                              |                                    |                              | 18                               |                              | 15                                  |                              |
| <b>Original Price</b>         | \$0                             | \$515,000                          |                              | \$515,000                        |                              | \$559,800                           |                              |
| <b>Listing Price</b>          | \$0                             | \$505,000                          |                              | \$515,000                        |                              | \$559,800                           |                              |
| <b>Selling Price</b>          | \$0                             | \$521,000                          |                              | \$535,000                        |                              | \$559,800                           |                              |
| <b>Square Footage</b>         | 1740                            | 1344                               | \$30,000                     | 1323                             | \$-30,000                    | 1365                                | \$30,000                     |
| <b>Price Per Sq Ft</b>        | \$0                             | \$388                              |                              | \$404                            |                              | \$410                               |                              |
| <b>Lot Size - Sq Ft</b>       | 1653                            | 4299                               | \$-10,000                    | 4299                             | \$15,000                     | 1542                                |                              |
| <b>Lot Size - Acres</b>       |                                 | 0.0987                             |                              | 0.0987                           |                              | 0.0354                              |                              |
| <b>Year Built</b>             | 1980                            | 1973                               |                              | 1973                             |                              | 1976                                |                              |
| <b>Bedrooms</b>               | 3                               | 3                                  |                              | 3                                |                              | 3                                   |                              |
| <b>Bathrooms Display</b>      | 2.5                             | 2 (1 1)                            |                              | 2 (1 1)                          |                              | 3 (2 1)                             |                              |
| <b>Stories/Levels Desc</b>    | 2                               | 2 Story                            |                              | 2 Story                          |                              | 2 Story                             |                              |
| <b>Gar/Prk Desc</b>           | 1                               | 2 Car, Carports, Covered           | \$-5,000                     | Carports, 2 Spaces               | \$5,000                      | 2 Car, Detached, Carports, 2 Spaces | \$-5,000                     |
| <b>Total Rooms</b>            | 6                               | 0                                  |                              | 0                                |                              | 0                                   |                              |
| <b>Dining Room Desc</b>       | combo                           |                                    |                              | Kitchen Combo                    |                              | Dining Area                         |                              |
| <b>Other Rooms Desc</b>       |                                 | None                               |                              | None                             |                              | None                                |                              |
| <b>Heat/Cool Desc</b>         | Forced Air                      | Ceiling Fan(s), Central Air, Centr | \$-10,000                    | Central Air, Central Heat        |                              | Central Heat                        |                              |
| <b>Fireplace(s) Desc</b>      |                                 |                                    |                              |                                  |                              |                                     |                              |
| <b>Laundry/Appliance Desc</b> | Washer and Dryer in Unit        | Hookups only                       | \$1,000                      | 220 V, Hookups only, In Kitchen  |                              | Dryer Incl., Washer Incl            |                              |
| <b>Pool Type Desc</b>         |                                 | Comm Facility                      |                              | Comm Facility                    |                              | Comm Facility, In Ground            |                              |
| <b>Other Structures Desc</b>  | Community                       | None                               |                              | None                             |                              | None                                |                              |
| <b>View(s) Desc</b>           |                                 |                                    |                              |                                  |                              | Other                               |                              |
| <b>Attach/Detach Home</b>     | Attached                        | Attached                           |                              | Attached                         |                              | Attached                            |                              |
| <b>Construct/Condition</b>    |                                 | COMP                               |                              | COMP                             |                              | COMP                                |                              |
| <b>Miscellaneous</b>          |                                 | STOR                               | \$10,000                     | WINS                             | \$10,000                     |                                     |                              |
| <b>Average Adj. Total:</b>    |                                 |                                    | <b>Adj. Total: \$537,000</b> |                                  | <b>Adj. Total: \$535,000</b> |                                     | <b>Adj. Total: \$584,800</b> |
| <b>\$552,267</b>              |                                 |                                    |                              |                                  |                              |                                     |                              |

**Subject Property Comparison**



| Feature  | Subject Property                | Listing# 21715100                  | Adjust    | Listing# 21723654                  | Adjust    | Listing# 21721406                | Adjust    |
|--|---------------------------------|------------------------------------|-----------|------------------------------------|-----------|----------------------------------|-----------|
| <b>Address - Full Street Address</b>           | 900 Arlene Way, Novato CA 94947 | 25 Dogwood Ct, Novato, CA 94947-   |           | 38 Birchwood Dr, Novato, CA 9494   |           | 52 Salvatore Dr, Novato, CA 9494 |           |
| <b>Map Information</b>                         |                                 | ,                                  |           | ,                                  |           | ,                                |           |
| <b>Area Display</b>                            | Novato                          |                                    |           | Novato                             |           | Novato                           |           |
| <b>Status Display</b>                          | Sold                            |                                    |           | Sold                               |           | Sold                             |           |
| <b>On Market Date</b>                          | 07/12/17                        |                                    |           | 10/06/17                           |           | 09/08/17                         |           |
| <b>Pending Date</b>                            | 08/14/17                        |                                    |           | 11/10/17                           |           | 09/22/17                         |           |
| <b>Selling Date</b>                            | 08/31/17                        |                                    |           | 11/14/17                           |           | 10/06/17                         |           |
| <b>DOM</b>                                     | 33                              |                                    |           | 35                                 |           | 14                               |           |
| <b>Original Price</b>                          | \$0                             | \$570,000                          |           | \$559,000                          |           | \$549,000                        |           |
| <b>Listing Price</b>                           | \$0                             | \$570,000                          |           | \$559,000                          |           | \$549,000                        |           |
| <b>Selling Price</b>                           | \$0                             | \$565,000                          |           | \$570,000                          |           | \$585,000                        |           |
| <b>Square Footage</b>                          | 1740                            | 1452                               | \$15,000  | 1454                               | \$20,000  | 1528                             | \$10,000  |
| <b>Price Per Sq Ft</b>                         | \$0                             | \$389                              |           | \$392                              |           | \$383                            |           |
| <b>Lot Size - Sq Ft</b>                        | 1653                            | 1276                               |           | 1651                               |           | 4300                             | \$-20,000 |
| <b>Lot Size - Acres</b>                        | 0.0293                          | 0.0379                             |           | 0.0379                             |           | 0.0987                           |           |
| <b>Year Built</b>                              | 1980                            | 1989                               | \$-20,000 | 1990                               | \$-25,000 | 1976                             |           |
| <b>Bedrooms</b>                                | 3                               | 3                                  |           | 3                                  |           | 3                                |           |
| <b>Bathrooms Display</b>                       | 2.5                             | 2 (2 0)                            | \$10,000  | 3 (2 1)                            |           | 3 (2 1)                          |           |
| <b>Stories/Levels Desc</b>                     | 2                               | Multi Level                        |           | 3 Story                            |           | 2 Story                          |           |
| <b>Gar/Prk Desc</b>                            | 1                               | 2 Car, Garage, Auto Door, Interior | \$-20,000 | 2 Car, Attached                    | \$-10,000 |                                  |           |
| <b>Total Rooms</b>                             | 6                               | 0                                  |           | 0                                  |           | 0                                |           |
| <b>Dining Room Desc</b>                        | combo                           | Dining Area                        |           | Storage                            |           | None                             |           |
| <b>Other Rooms Desc</b>                        |                                 | Storage                            |           | Central Air, Central Heat          |           | Central Air, Central Heat        |           |
| <b>Heat/Cool Desc</b>                          | Forced Air                      | Central Air, Central Heat          |           | 1 Fireplace, Living Room           |           | Living Room                      |           |
| <b>Fireplace(s) Desc</b>                       |                                 | 1 Fireplace, Living Room           |           | Dryer Incl., In Closet, Washer Inc |           | In Closet                        |           |
| <b>Laundry/Appliance Desc</b>                  | Washer and Dryer in Unit        | Dryer Incl., In Closet, Washer Inc |           | Hookups only, In Garage            |           |                                  |           |
| <b>Pool Type Desc</b>                          | Community                       | Comm Facility, In Ground           |           | Comm Facility                      |           | Comm Facility                    |           |
| <b>Other Structures Desc</b>                   |                                 | None                               |           | None                               |           | None                             |           |
| <b>View(s) Desc</b>                            |                                 | Hills                              |           | Hills                              |           | Greenbelt                        |           |
| <b>Attach/Detach Home Construct/Condition</b>  | Attached                        | Attached                           |           | Attached                           |           | Attached                         |           |
| <b>Miscellaneous</b>                           |                                 | COMP                               |           | COMP                               |           | COMP                             |           |
|  |                                 |                                    |           | CATH, DECK                         |           |                                  |           |
| <b>Average Adj. Total:</b><br><b>\$560,000</b> |                                 | <b>Adj. Total: \$550,000</b>       |           | <b>Adj. Total: \$555,000</b>       |           | <b>Adj. Total: \$575,000</b>     |           |

**Subject Property Comparison**



| Feature                       | Subject Property                | Listing# 21718062                   | Adjust    | Listing# 21720971                   | Adjust    | Listing# 21726940                   | Adjust   |
|-------------------------------|---------------------------------|-------------------------------------|-----------|-------------------------------------|-----------|-------------------------------------|----------|
| <b>Address - Full Street</b>  | 900 Arlene Way, Novato CA 94947 | 4 Cheda Knolls Dr, Novato, CA 94947 |           | 964 Arlene Way, Novato, CA 94947    |           | 201 Albion Ct, Novato, CA 94947-    |          |
| <b>Address</b>                |                                 |                                     |           |                                     |           |                                     |          |
| <b>Map Information</b>        |                                 |                                     |           |                                     |           |                                     |          |
| <b>Area Display</b>           | Novato                          |                                     |           | Novato                              |           | Novato                              |          |
| <b>Status Display</b>         | Sold                            |                                     |           | Sold                                |           | Sold Off MLS                        |          |
| <b>On Market Date</b>         | 08/08/17                        |                                     |           | 09/05/17                            |           | 10/09/17                            |          |
| <b>Pending Date</b>           | 09/12/17                        |                                     |           | 10/17/17                            |           | 11/06/17                            |          |
| <b>Selling Date</b>           | 09/25/17                        |                                     |           | 10/18/17                            |           | 11/21/17                            |          |
| <b>DOM</b>                    | 35                              |                                     |           | 42                                  |           | 28                                  |          |
| <b>Original Price</b>         | \$0                             | \$599,000                           |           | \$625,000                           |           | \$499,000                           |          |
| <b>Listing Price</b>          | \$0                             | \$599,000                           |           | \$625,000                           |           | \$499,000                           |          |
| <b>Selling Price</b>          | \$0                             | \$600,000                           |           | \$660,000                           |           | \$530,000                           |          |
| <b>Square Footage</b>         | 1740                            | 1550                                | \$-10,000 | 1654                                |           | 1290                                | \$30,000 |
| <b>Price Per Sq Ft</b>        | \$0                             | \$387                               |           | \$399                               |           | \$411                               |          |
| <b>Lot Size - Sq Ft</b>       | 1653                            | 1551                                |           | 1363                                |           | 1542                                |          |
| <b>Lot Size - Acres</b>       | 0.0356                          |                                     |           | 0.0313                              |           | 0.0354                              |          |
| <b>Year Built</b>             | 1980                            | 1979                                |           | 1980                                |           | 1976                                |          |
| <b>Bedrooms</b>               | 3                               | 3                                   |           | 3                                   |           | 3                                   |          |
| <b>Bathrooms Display</b>      | 2.5                             | 3 (2 1)                             |           | 3 (2 1)                             |           | 2 (1 1)                             |          |
| <b>Stories/Levels Desc</b>    | 2                               | 2 Story                             |           | 2 Story                             |           | 2 Story                             |          |
| <b>Gar/Prk Desc</b>           | 1                               | 2 Car, Garage, Attached, 2 Spaces   |           | 2 Car, Garage, Uncovered, Guest Acc | \$-20,000 |                                     |          |
| <b>Total Rooms</b>            | 6                               | 0                                   |           | 0                                   |           | 6                                   |          |
| <b>Dining Room Desc</b>       | combo                           | Formal                              | \$-10,000 | Dining Area                         |           | None                                |          |
| <b>Other Rooms Desc</b>       |                                 | None                                |           | Other                               |           | Central Air, Central Heat           |          |
| <b>Heat/Cool Desc</b>         | Forced Air                      | Central Air, Central Heat           |           | Ceiling Fan(s), Central Air, Centr  |           |                                     |          |
| <b>Fireplace(s) Desc</b>      |                                 | 1 Fireplace                         |           | 1 Fireplace, Living Room            |           |                                     |          |
| <b>Laundry/Appliance Desc</b> | Washer and Dryer in Unit        | In Laundry Room                     |           | Hookups only, In Laundry Room       |           | 220 V, Dryer Incl., Electric, Washe |          |
| <b>Pool Type Desc</b>         | Community                       | Comm Facility                       |           | Comm Facility, In Ground            |           | Comm Facility, In Ground            |          |
| <b>Other Structures Desc</b>  |                                 | None                                |           | None                                |           | Pool House                          |          |
| <b>View(s) Desc</b>           |                                 |                                     |           | Partial                             |           |                                     |          |
| <b>Attach/Detach Home</b>     | Attached                        | Attached                            |           | Attached                            |           | Attached                            |          |
| <b>Construct/Condition</b>    |                                 | COMP                                |           | COMP                                |           | COMP                                |          |
| <b>Miscellaneous</b>          |                                 | DECK, SKYL                          | \$-20,000 |                                     |           |                                     |          |
| <b>Average Adj. Total:</b>    |                                 |                                     |           | <b>Adj. Total: \$640,000</b>        |           | <b>Adj. Total: \$560,000</b>        |          |
|                               |                                 |                                     |           |                                     |           |                                     |          |
| <b>\$586,667</b>              |                                 |                                     |           |                                     |           |                                     |          |

**CMA Report**  
Sorted by Custom Sort

Listings as of 02/11/18 at 11:22am

Page 1

**RESIDENTIAL  
SOLD Properties**

| Address                | City   | Map | Bd | Bth             | SqFt         | LotSz    | Year | Date     | \$/SqFt     | DOM/CDOM | Orig Price | List Price | Selling Price         | SP % OP |
|------------------------|--------|-----|----|-----------------|--------------|----------|------|----------|-------------|----------|------------|------------|-----------------------|---------|
| 103 Caspar Pl          | Novato | ,   | 3  | 2 (1 1)         | 1,344        | 0.0987ac | 1973 | 11/28/17 | 387.65      | 36/36    | 515,000    | 505,000    | 521,000               | 101.17  |
| 903 Sunnybrae Ln       | Novato | ,   | 3  | 2 (1 1)         | 1,323        | 0.0987ac | 1973 | 10/19/17 | 404.38      | 18/18    | 515,000    | 515,000    | 535,000               | 103.88  |
| 106 Scotia Ln          | Novato | ,   | 3  | 3 (2 1)         | 1,365        | 0.0354ac | 1976 | 09/06/17 | 410.11      | 15/15    | 559,800    | 559,800    | 559,800               | 100.00  |
| 25 Dogwood Ct          | Novato | ,   | 3  | 2 (2 0)         | 1,452        | 0.0293ac | 1989 | 08/31/17 | 389.12      | 33/33    | 570,000    | 570,000    | 565,000               | 99.12   |
| 38 Birchwood Dr        | Novato | ,   | 3  | 3 (2 1)         | 1,454        | 0.0379ac | 1990 | 11/14/17 | 392.02      | 35/35    | 559,000    | 559,000    | 570,000               | 101.97  |
| 52 Salvatore Dr        | Novato | ,   | 3  | 3 (2 1)         | 1,528        | 4300sf   | 1976 | 10/06/17 | 382.85      | 14/14    | 549,000    | 549,000    | 585,000               | 106.56  |
| 4 Cheda Knolls Dr      | Novato | ,   | 3  | 3 (2 1)         | 1,550        | 0.0356ac | 1979 | 09/25/17 | 387.10      | 35/35    | 599,000    | 599,000    | 600,000               | 100.17  |
| 964 Arlene Way         | Novato | ,   | 3  | 3 (2 1)         | 1,654        | 0.0313ac | 1980 | 10/18/17 | 399.03      | 42/42    | 625,000    | 625,000    | 660,000               | 105.60  |
| <b>Listing Count 8</b> |        |     |    | <b>Averages</b> | 1,459        |          |      |          | 394.03      | 29/29    | 561,475    | 560,225    | 574,475               | 102.32  |
|                        |        |     |    |                 | High 660,000 |          |      |          | Low 521,000 |          |            |            | <b>Median 567,500</b> |         |

**SOLD OFF MLS Properties**

| Address                | City   | Map | Bd | Bth             | SqFt         | LotSz    | Year | Date     | \$/SqFt     | DOM/CDOM | Orig Price | List Price | Selling Price         | SP % OP |
|------------------------|--------|-----|----|-----------------|--------------|----------|------|----------|-------------|----------|------------|------------|-----------------------|---------|
| 201 Albion Ct          | Novato | ,   | 3  | 2 (1 1)         | 1,290        | 0.0354ac | 1976 | 11/21/17 | 410.85      | 28/28    | 499,000    | 499,000    | 530,000               | 106.21  |
| <b>Listing Count 1</b> |        |     |    | <b>Averages</b> | 1,290        |          |      |          | 410.85      | 28/28    | 499,000    | 499,000    | 530,000               | 106.21  |
|                        |        |     |    |                 | High 530,000 |          |      |          | Low 530,000 |          |            |            | <b>Median 530,000</b> |         |

**Report Count 9**

**Report Averages** 1,440 395.90 28/28 554,533 553,422 569,533

*Presented By: Greg Brownman Lic: 01183227 / Vanguard Properties Phone: 415-519-6062 Office Lic.: 01486075*

Featured properties may not be listed by the office/agent presenting this brochure.

(0040 -0)

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U.S. Patent 6,910,045

**CMA Report**  
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Listings as of 02/11/18 at 11:22am

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**RESIDENTIAL  
SOLD Properties**

| Address                | City   | Map | Bd | Bth             | SqFt         | LotSz    | Year | Date     | \$/SqFt     | DOM/CDOM | Orig Price | List Price | Selling Price         | SP % OP |
|------------------------|--------|-----|----|-----------------|--------------|----------|------|----------|-------------|----------|------------|------------|-----------------------|---------|
| 103 Caspar Pl          | Novato | ,   | 3  | 2 (1 1)         | 1,344        | 0.0987ac | 1973 | 11/28/17 | 387.65      | 36/36    | 515,000    | 505,000    | 521,000               | 101.17  |
| 903 Sunnybrae Ln       | Novato | ,   | 3  | 2 (1 1)         | 1,323        | 0.0987ac | 1973 | 10/19/17 | 404.38      | 18/18    | 515,000    | 515,000    | 535,000               | 103.88  |
| 106 Scotia Ln          | Novato | ,   | 3  | 3 (2 1)         | 1,365        | 0.0354ac | 1976 | 09/06/17 | 410.11      | 15/15    | 559,800    | 559,800    | 559,800               | 100.00  |
| 25 Dogwood Ct          | Novato | ,   | 3  | 2 (2 0)         | 1,452        | 0.0293ac | 1989 | 08/31/17 | 389.12      | 33/33    | 570,000    | 570,000    | 565,000               | 99.12   |
| 38 Birchwood Dr        | Novato | ,   | 3  | 3 (2 1)         | 1,454        | 0.0379ac | 1990 | 11/14/17 | 392.02      | 35/35    | 559,000    | 559,000    | 570,000               | 101.97  |
| 52 Salvatore Dr        | Novato | ,   | 3  | 3 (2 1)         | 1,528        | 4300sf   | 1976 | 10/06/17 | 382.85      | 14/14    | 549,000    | 549,000    | 585,000               | 106.56  |
| 4 Cheda Knolls Dr      | Novato | ,   | 3  | 3 (2 1)         | 1,550        | 0.0356ac | 1979 | 09/25/17 | 387.10      | 35/35    | 599,000    | 599,000    | 600,000               | 100.17  |
| 964 Arlene Way         | Novato | ,   | 3  | 3 (2 1)         | 1,654        | 0.0313ac | 1980 | 10/18/17 | 399.03      | 42/42    | 625,000    | 625,000    | 660,000               | 105.60  |
| <b>Listing Count 8</b> |        |     |    | <b>Averages</b> | 1,459        |          |      |          | 394.03      | 29/29    | 561,475    | 560,225    | 574,475               | 102.32  |
|                        |        |     |    |                 | High 660,000 |          |      |          | Low 521,000 |          |            |            | <b>Median 567,500</b> |         |

**SOLD OFF MLS Properties**

| Address                | City   | Map | Bd | Bth             | SqFt         | LotSz    | Year | Date     | \$/SqFt     | DOM/CDOM | Orig Price | List Price | Selling Price         | SP % OP |
|------------------------|--------|-----|----|-----------------|--------------|----------|------|----------|-------------|----------|------------|------------|-----------------------|---------|
| 201 Albion Ct          | Novato | ,   | 3  | 2 (1 1)         | 1,290        | 0.0354ac | 1976 | 11/21/17 | 410.85      | 28/28    | 499,000    | 499,000    | 530,000               | 106.21  |
| <b>Listing Count 1</b> |        |     |    | <b>Averages</b> | 1,290        |          |      |          | 410.85      | 28/28    | 499,000    | 499,000    | 530,000               | 106.21  |
|                        |        |     |    |                 | High 530,000 |          |      |          | Low 530,000 |          |            |            | <b>Median 530,000</b> |         |

**Report Count 9**

**Report Averages** 1,440

*Presented By: Greg Brownman Lic: 01183227 / Vanguard Properties Phone: 415-519-6062 Office Lic.: 01486075*

Featured properties may not be listed by the office/agent presenting this brochure.

(0049-3)

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U.S. Patent 6,910,045

**CMA Report**  
Sorted by Custom Sort

Listings as of 02/11/18 at 11:22am

Page 1

**RESIDENTIAL**  
**SOLD Properties**

| Listing # | Address           | City   | Map | Bd        | Bth   | SqFt     | LotSz | Year     | Date   | \$/SqFt | DOM/CDOM | Orig Price | List Price | Selling Price | SP % OP |
|-----------|-------------------|--------|-----|-----------|-------|----------|-------|----------|--------|---------|----------|------------|------------|---------------|---------|
| 21723885  | 103 Caspar Pl     | Novato | ,   | 3 2 (1 1) | 1,344 | 0.0987ac | 1973  | 11/28/17 | 387.65 | 36/36   | 515,000  | 505,000    | 521,000    | 101.17        |         |
| 21721972  | 903 Sunnybrae Ln  | Novato | ,   | 3 2 (1 1) | 1,323 | 0.0987ac | 1973  | 10/19/17 | 404.38 | 18/18   | 515,000  | 515,000    | 535,000    | 103.88        |         |
| 21718186  | 106 Scotia Ln     | Novato | ,   | 3 3 (2 1) | 1,365 | 0.0354ac | 1976  | 09/06/17 | 410.11 | 15/15   | 559,800  | 559,800    | 559,800    | 100.00        |         |
| 21715100  | 25 Dogwood Ct     | Novato | ,   | 3 2 (2 0) | 1,452 | 0.0293ac | 1989  | 08/31/17 | 389.12 | 33/33   | 570,000  | 570,000    | 565,000    | 99.12         |         |
| 21723654  | 38 Birchwood Dr   | Novato | ,   | 3 3 (2 1) | 1,454 | 0.0379ac | 1990  | 11/14/17 | 392.02 | 35/35   | 559,000  | 559,000    | 570,000    | 101.97        |         |
| 21721406  | 52 Salvatore Dr   | Novato | ,   | 3 3 (2 1) | 1,528 | 4300sf   | 1976  | 10/06/17 | 382.85 | 14/14   | 549,000  | 549,000    | 585,000    | 106.56        |         |
| 21718062  | 4 Cheda Knolls Dr | Novato | ,   | 3 3 (2 1) | 1,550 | 0.0356ac | 1979  | 09/25/17 | 387.10 | 35/35   | 599,000  | 599,000    | 600,000    | 100.17        |         |
| 21720971  | 964 Arlene Way    | Novato | ,   | 3 3 (2 1) | 1,654 | 0.0313ac | 1980  | 10/18/17 | 399.03 | 42/42   | 625,000  | 625,000    | 660,000    | 105.60        |         |

**Listing Count 8**

**Averages** 1,459

**High** 660,000

**Low** 521,000

**Median** 567,500

**SOLD OFF MLS Properties**

| Listing #              | Address       | City   | Map | Bd        | Bth   | SqFt            | LotSz | Year     | Date   | \$/SqFt | DOM/CDOM | Orig Price | List Price | Selling Price | SP % OP |
|------------------------|---------------|--------|-----|-----------|-------|-----------------|-------|----------|--------|---------|----------|------------|------------|---------------|---------|
| 21726940               | 201 Albion Ct | Novato | ,   | 3 2 (1 1) | 1,290 | 0.0354ac        | 1976  | 11/21/17 | 410.85 | 28/28   | 499,000  | 499,000    | 530,000    | 106.21        |         |
| <b>Listing Count 1</b> |               |        |     |           |       | <b>Averages</b> |       |          |        | 410.85  | 28/28    | 499,000    | 499,000    | 530,000       | 106.21  |

**Report Count 9**

**Report Averages** 1,440

Presented By: Greg Brownman Lic: 01183227 / Vanguard Properties Phone: 415-519-6062 Office Lic.: 01486075

Equal Opportunity Housing \* All information deemed reliable, but not guaranteed.

(CMALND-1)

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U.S. Patent 6,910,045

## CMA 2 Line Report

Sorted by Custom Sort

Listings as of 02/11/18 at 11:22am  
**RESIDENTIAL**

Page 1

### SOLD Properties

| Address Listing #             | City   | Bed | Bth     | Map | LotSz                  | SqFt     | Year \$/SqFt | DOM/CDOM Orig Price | Area List Price | Subdivision Selling Price | SP % OP       | Date     |
|-------------------------------|--------|-----|---------|-----|------------------------|----------|--------------|---------------------|-----------------|---------------------------|---------------|----------|
| 103 Caspar Pl<br>21723885     | Novato | 3   | 2 (1 1) | ,   | 0.0987                 | 1344     | 1973         | 36/36               | A1700           | 505,000                   | 521,000       | 101.17   |
| 903 Sunnybrae Ln<br>21721972  | Novato | 3   | 2 (1 1) | ,   | 0.0987                 | 1323     | 1973         | 18/18               | A1700           | 515,000                   | 515,000       | 10/19/17 |
| 106 Scotia Ln<br>21718186     | Novato | 3   | 3 (2 1) | ,   | 0.0354                 | 1365     | 1976         | 15/15               | A1700           | 559,800                   | 559,800       | 100.00   |
| 25 Dogwood Ct<br>21715100     | Novato | 3   | 2 (2 0) | ,   | 0.0293                 | 1452     | 1989         | 33/33               | A1700           | 570,000                   | 570,000       | 08/31/17 |
| 38 Birchwood Dr<br>21723654   | Novato | 3   | 3 (2 1) | ,   | 0.0379                 | 1454     | 1990         | 35/35               | A1700           | 559,000                   | 559,000       | 11/14/17 |
| 52 Salvatore Dr<br>21721406   | Novato | 3   | 3 (2 1) | ,   | 4300                   | 1528     | 1976         | 14/14               | A1700           | 549,000                   | 549,000       | 10/06/17 |
| 4 Cheda Knolls Dr<br>21718062 | Novato | 3   | 3 (2 1) | ,   | 0.0356                 | 1550     | 1979         | 35/35               | A1700           | 599,000                   | 599,000       | 09/25/17 |
| 964 Arlene Way<br>21720971    | Novato | 3   | 3 (2 1) | ,   | 0.0313                 | 1654     | 1980         | 42/42               | A1700           | 625,000                   | 625,000       | 10/18/17 |
| <b>Listing Count 8</b>        |        |     |         |     | <b>Status Averages</b> | 1458.750 |              | 29/29               |                 |                           |               |          |
|                               |        |     |         |     |                        |          | 394.03       | 561,475             |                 | 560,225                   | 574,475       | 102.32   |
|                               |        |     |         |     |                        |          | <b>High</b>  | <b>Low</b>          |                 | 521,000                   | <b>Median</b> | 567,500  |

### SOLD OFF MLS Properties

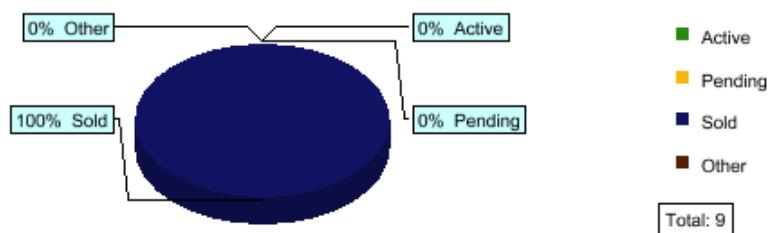
| Address Listing #         | City   | Bed | Bth     | Map | LotSz                  | SqFt     | Year \$/SqFt | DOM/CDOM Orig Price | Area List Price | Subdivision Selling Price | SP % OP       | Date     |
|---------------------------|--------|-----|---------|-----|------------------------|----------|--------------|---------------------|-----------------|---------------------------|---------------|----------|
| 201 Albion Ct<br>21726940 | Novato | 3   | 2 (1 1) | ,   | 0.0354                 | 1290     | 1976         | 28/28               | A1700           | 499,000                   | 499,000       | 11/21/17 |
| <b>Listing Count 1</b>    |        |     |         |     | <b>Status Averages</b> | 1290.000 |              | 28/28               |                 |                           |               |          |
|                           |        |     |         |     |                        |          | 410.85       | 499,000             |                 | 499,000                   | 530,000       | 106.21   |
|                           |        |     |         |     |                        |          | <b>High</b>  | <b>Low</b>          |                 | 530,000                   | <b>Median</b> | 530,000  |
| <b>Report Count 9</b>     |        |     |         |     | <b>Report Averages</b> | 1440     |              | 28/28               |                 |                           |               |          |
|                           |        |     |         |     |                        | 395.90   |              | 554,533             |                 | 553,422                   |               | 569,533  |

Presented By: Greg Browman Lic: 01183227 / Vanguard Properties Phone: 415-519-6062 Office Lic.: 01486075

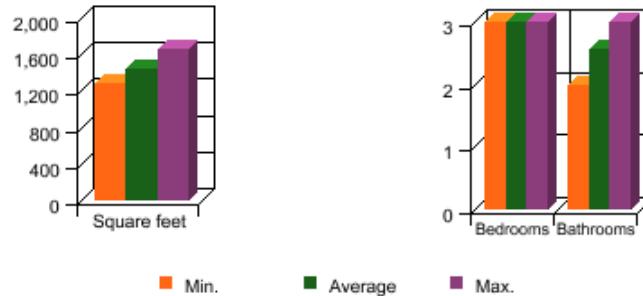
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 U.S. Patent 6,910,045

## Statistical Charts

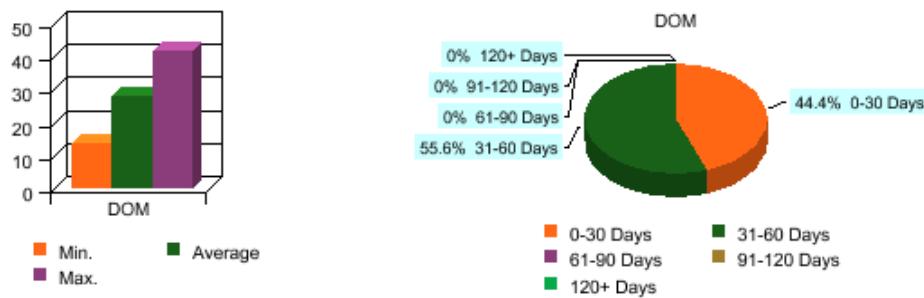
### Listings per Status



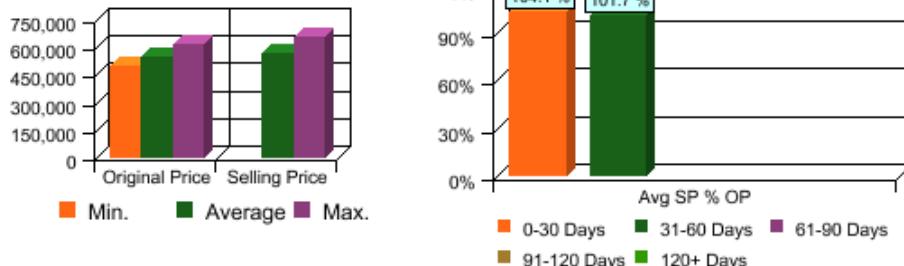
### Minimum, Average, Maximum



### Days On Market Analysis



### Original Price/Selling Price



| Listing #               | Status       | Street Address    | City, State, Zip      | Price     |
|-------------------------|--------------|-------------------|-----------------------|-----------|
| <b>Subject Property</b> |              | 900 Arlene Way    | Novato 94947          | \$555,000 |
| Comparable Properties   |              |                   |                       |           |
| (1) 21723885            | Sold         | 103 Caspar Pl     | Novato, CA 94947-5290 | \$521,000 |
| (2) 21721972            | Sold         | 903 Sunnybrae Ln  | Novato, CA 94947-5281 | \$535,000 |
| (3) 21718186            | Sold         | 106 Scotia Ln     | Novato, CA 94947-5167 | \$559,800 |
| (4) 21715100            | Sold         | 25 Dogwood Ct     | Novato, CA 94947-4794 | \$565,000 |
| (5) 21723654            | Sold         | 38 Birchwood Dr   | Novato, CA 94947-5309 | \$570,000 |
| (6) 21721406            | Sold         | 52 Salvatore Dr   | Novato, CA 94949-6016 | \$585,000 |
| (7) 21718062            | Sold         | 4 Cheda Knolls Dr | Novato, CA 94947-4914 | \$600,000 |
| (8) 21720971            | Sold         | 964 Arlene Way    | Novato, CA 94947-6906 | \$660,000 |
| (9) 21726940            | Sold Off MLS | 201 Albion Ct     | Novato, CA 94947-5168 | \$530,000 |

\* Denotes a listing that could not be mapped

**Presented By:**



**Greg Brownman**

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Web Page:

February 2018

**Vanguard Properties**

Office Lic.: 01486075

1118 Magnolia Ave  
Larkspur, CA 94939  
Phone: 415-755-1000  
Fax: 415-755-1001

[See our listings online:](#)

**BAREIS Property Comparison Residential**

21723885 103 Caspar Pl



[Additional Pictures](#)

Subdiv: Cross St:

Directions: South Novato Blvd to Redwood to R Seascape. Park on Redwood Blvd at corner of Seascape Unit in front

Public Remarks Move in ready two story three bedroom, both baths updated. Granite kitchen w/all stainless appliances, pantry and bonus upper wall of cabinets in dining area. Slate tile entrance and bath down. Pergo on main level, bonus storage under stairs. Separate laundry closet with hook ups. Upstairs is master suite w/private vanity area and walk in closet. Two other bedrooms have cathedral ceilings and bonus second windows. French doors lead to slate patio

21721972 903 Sunnybrae Ln



[Additional Pictures](#)

Subdiv: Cross St:

Directions: South Novato Blvd - Right on Redwood Blvd - Right on 2nd Seascape - Right on Sunnbrae.

Public Remarks Beautifully updated & expertly maintained 2-story townhouse. Open floor plan on main level, upgraded kitchen w/ granite counters, new range & dishwasher. Formal dining, spacious LR, half-bath w/new vanity, laundry hook-ups & enclosed patio access. Upstairs boasts 3 sizable bdrms, ample closets w/ Elfa shelving in master & full-bath. Gorgeous new vinyl plank flooring, plantation shutters. New furnace, air cond, 2-car garage, storage & comm. pool.

21718186 106 Scotia Ln



[Additional Pictures](#)

Subdiv: Cross St:

Directions: South Novato Blvd. Right on Redwood, Left on Scotia.

Public Remarks Beautifully remodeled townhouse in a great location with garden views. Updated kitchen with wood cabinets, new appliances and granite counter-tops, remodeled bathrooms, high quality laminate floors throughout, new lighting throughout- upgrade LED, new dual pane windows, new furnace, new paint, new washer and dryer and much more!

|                              |                          |                         |                         |                  |
|------------------------------|--------------------------|-------------------------|-------------------------|------------------|
| <b>Condo/Coop / Attached</b> | <b>Novato / A1700</b>    | <b>S</b>                | <b>List Price:</b>      | <b>\$505,000</b> |
| <b>Bedrooms:</b>             | 3                        | <b>Orig LP:</b>         | \$515,000               |                  |
| <b>Baths F/H:</b>            | 2 (1/1)                  | <b>Sold Price:</b>      | \$521,000               |                  |
| <b>Approx SF:</b>            | 1344/Realist Public Rec  | <b>DOM/CDOM:</b>        | 36/36                   |                  |
| <b>Lot SF/Acres:</b>         | 4299 / 0.0987            | <b>COE Date:</b>        | 11/28/17                |                  |
| <b>Style:</b>                | Colonial                 | <b>Year Built:</b>      | 1973/Realist Public Rec |                  |
| <b>Gar/Prkg:</b>             | 2 Car, Carports, Covered | <b>APN:</b>             | 152-200-25              |                  |
| <b>Roof:</b>                 | Composition              | <b>Unit/Blk/Lot:</b>    |                         |                  |
| <b>Stories/Levels:</b>       | 2 Story                  | <b>HOA/AMT:</b>         | Yes/ \$429.00/Monthly   |                  |
| <b>Thom Bros:</b>            | ,                        | <b>Lot Desc:</b>        | Level                   |                  |
|                              |                          | <b>2nd Unit on Lot:</b> | No                      |                  |

|                              |                         |                         |                       |                  |
|------------------------------|-------------------------|-------------------------|-----------------------|------------------|
| <b>Condo/Coop / Attached</b> | <b>Novato / A1700</b>   | <b>S</b>                | <b>List Price:</b>    | <b>\$515,000</b> |
| <b>Bedrooms:</b>             | 3                       | <b>Orig LP:</b>         | \$515,000             |                  |
| <b>Baths F/H:</b>            | 2 (1/1)                 | <b>Sold Price:</b>      | \$535,000             |                  |
| <b>Approx SF:</b>            | 1323/Realist Public Rec | <b>DOM/CDOM:</b>        | 18/18                 |                  |
| <b>Lot SF/Acres:</b>         | 4299 / 0.0987           | <b>COE Date:</b>        | 10/19/17              |                  |
| <b>Style:</b>                | Townhome                | <b>Year Built:</b>      | 1973/Other            |                  |
| <b>Gar/Prkg:</b>             | Carports, 2 Spaces      | <b>APN:</b>             | 152-210-35            |                  |
| <b>Roof:</b>                 | Composition             | <b>Unit/Blk/Lot:</b>    |                       |                  |
| <b>Stories/Levels:</b>       | 2 Story                 | <b>HOA/AMT:</b>         | Yes/ \$429.00/Monthly |                  |
| <b>Thom Bros:</b>            | ,                       | <b>Lot Desc:</b>        | Level                 |                  |
|                              |                         | <b>2nd Unit on Lot:</b> | No                    |                  |

Subdiv: Cross St:

Directions: South Novato Blvd. Right on Redwood, Left on Scotia.

Public Remarks Beautifully remodeled townhouse in a great location with garden views. Updated kitchen with wood cabinets, new appliances and granite counter-tops, remodeled bathrooms, high quality laminate floors throughout, new lighting throughout- upgrade LED, new dual pane windows, new furnace, new paint, new washer and dryer and much more!

Presented by : Greg Brownman Lic: 01183227 / Vanguard Properties Office Lic.: 01486075 Phone: 415-519-6062

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U.S. Patent 6,910,045 02/11/18 at 11:22am

**BAREIS Property Comparison Residential**

21715100

25 Dogwood Ct



[Additional Pictures](#)

Subdiv:

Cross St:

Directions: Rowland exit, left on Redwood, left on Rosewood, left on Dogwood.

**Public Remarks** Desirable Western Oaks! Sunny & bright 3 bed, 2 bath townhouse in one of Novato's best complexes. Open floor plan with cathedral ceilings, & fireplace. Large master bedroom with walk-in closet, 2 decks. 2-car attached garage with extra storage. Located at the end of a cul-de-sac. Community pool and clubhouse. Excellent commute location near 101 and Vintage Oaks Shopping Center.

21723654

38 Birchwood Dr



[Additional Pictures](#)

Subdiv:

Cross St:

Directions: Rowland Blvd to L Redwood Blvd to R Birchwood Dr.

**Public Remarks** Sunny spacious 3-bedroom 2 and a half bath townhome. This layout lends itself to all types of buyer needs. The master suite with walk-in closet is on the top floor and there are 2-bedrooms and a full bath on the bottom floor. The main floor, which you can access from the front door or 2-car garage consists of living, dining, and, kitchen with cathedral ceilings, fireplace, and elegant wood floors. A/C. Community pool & clubhouse. Easy FWY access

21721406

52 Salvatore Dr



[Additional Pictures](#)

Subdiv:

Cross St:

Directions: Enfrente to Salvatore

**Public Remarks** Sunny Southern Novato 3 bedroom, 2.5 bath townhouse located in a small complex, close to shops, restaurants, and easy freeway access. This end unit has a great layout with a large kitchen, dining area, and spacious living room, perfect for entertaining, and a patio and deck for gardening, dining or relaxing outside. Two-car garage. Complex has a community pool and lots of open lawn areas. Come live the dream!

Condo/Coop / Attached

Bedrooms: 3  
Baths F/H: 2 (2/0)  
Approx SF: 1452/Realist Public Rec  
Lot SF/Acres: 1276 / 0.0293  
Style: Contemporary  
Gar/Prkg: 2 Car, Garage, Auto Door,  
Roof: Composition, Shingle  
Stories/Levels: Multi Level  
Thom Bros: ,  
Rosewood

Novato / A1700

S List Price: \$570,000  
Orig LP: \$570,000  
Sold Price: \$565,000  
DOM/CDOM: 33/33  
COE Date: 08/31/17  
Year Built: 1989/Realist Public Rec  
APN: 152-371-08  
Unit/Blk/Lot:  
HOA/AMT: Yes/ \$381.00/Monthly  
Lot Desc: Upslope  
2nd Unit on Lot: No

Condo/Coop / Attached

Bedrooms: 3  
Baths F/H: 3 (2/1)  
Approx SF: 1454/Realist Public Rec  
Lot SF/Acres: 1651 / 0.0379  
Style: Colonial  
Gar/Prkg: 2 Car, Attached  
Roof:  
Stories/Levels: 3 Story  
Thom Bros: ,  
Redwood Blvd

Novato / A1700

S List Price: \$559,000  
Orig LP: \$559,000  
Sold Price: \$570,000  
DOM/CDOM: 35/35  
COE Date: 11/14/17  
Year Built: 1990/Realist Public Rec  
APN: 152-401-06  
Unit/Blk/Lot:  
HOA/AMT: Yes/ \$381.00/Monthly  
Lot Desc: Downslope  
2nd Unit on Lot: No

Condo/Coop / Attached

Bedrooms: 3  
Baths F/H: 3 (2/1)  
Approx SF: 1528/Not Verified  
Lot SF/Acres: 4300 / 0.0987  
Style: Custom  
Gar/Prkg:  
Roof:  
Stories/Levels: 2 Story  
Thom Bros: ,  
Enfrente

Novato / A1700

S List Price: \$549,000  
Orig LP: \$549,000  
Sold Price: \$585,000  
DOM/CDOM: 14/14  
COE Date: 10/06/17  
Year Built: 1976/Other  
APN: 160-520-33  
Unit/Blk/Lot:  
HOA/AMT: Yes/ \$375.00/Monthly  
Lot Desc: Level  
2nd Unit on Lot: No

Presented by : Greg Brownman Lic: 01183227 / Vanguard Properties Office Lic.: 01486075 Phone: 415-519-6062

Information has not been verified, is not guaranteed, and is subject to change.

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U.S. Patent 6,910,045 02/11/18 at 11:22am

**BAREIS Property Comparison Residential**

21718062

4 Cheda Knolls Dr



[Additional Pictures](#)

Subdiv:

Cross St:

Directions: 101 to S. Novato. Rt on Cheda Knolls to #4

**Public Remarks** Updated 3bd. 2.5ba. 1550 sq.ft. end unit townhouse in Cheda Knolls. Featuring an open concept floor plan with granite counter-tops, recessed lighting, plantation shutters, A/C, newer flooring, and updated bathrooms. 2 car garage & 2 private ground floor outdoor spaces. Rear outdoor space has direct access to level common area. Quick access to shops, 101, 37 & more. Beautiful common area grounds w/ pool/spa & playground.

21720971

964 Arlene Way



[Additional Pictures](#)

Subdiv:

Cross St:

Directions: HWY 101 to S. Novato Blvd, left of Redwood Blvd., left onto Arlene

**Public Remarks** Tastefully updated condo in desirable Hillside Park East complex. Generous open living room with cathedral ceiling, skylight, & fireplace. Remodeled kitchen w/quartz counters, stainless steel appliances, pantry, new cabinets, & skylight. Dining area w/sliders to deck. 3 bedrooms including generous master suite w/walk-in closet and private deck. Detached one-car garage with extra storage space. Easy access to HWY 101 & 37. Move-in ready!

21726940

201 Albion Ct



[Additional Pictures](#)

Subdiv:

Cross St:

Directions: Novato Blvd, Redwood Blvd, Left on Albion

**Public Remarks**

**Condo/Coop / Attached**

**Bedrooms:** 3  
**Baths F/H:** 3 (2/1)  
**Approx SF:** 1550/Realist Public Rec  
**Lot SF/Acres:** 1551 / 0.0356  
**Style:** Townhome  
**Gar/Prkg:** 2 Car, Garage, Attached,  
**Roof:** Composition  
**Stories/Levels:** 2 Story  
**Thom Bros:** ,

Novato / A1700

**S** **List Price:** **\$599,000**  
**Orig LP:** \$599,000  
**Sold Price:** \$600,000  
**DOM/CDOM:** 35/35  
**COE Date:** 09/25/17  
**Year Built:** 1979/Realist Public Rec  
**APN:** 152-334-01  
**Unit/Blk/Lot:**  
**HOA/AMT:** Yes/ \$472.00/Monthly  
**Lot Desc:** Level  
**2nd Unit on Lot:** No

Novato / A1700

**S** **List Price:** **\$625,000**  
**Orig LP:** \$625,000  
**Sold Price:** \$660,000  
**DOM/CDOM:** 42/42  
**COE Date:** 10/18/17  
**Year Built:** 1980/Realist Public Rec  
**APN:** 160-601-54  
**Unit/Blk/Lot:**  
**HOA/AMT:** Yes/ \$345.00/Monthly  
**Lot Desc:** Downslope  
**2nd Unit on Lot:** No

Novato / A1700

**SO** **List Price:** **\$499,000**  
**Orig LP:** \$499,000  
**Sold Price:** \$530,000  
**DOM/CDOM:** 28/28  
**COE Date:** 11/21/17  
**Year Built:** 1976/Realist Public Rec  
**APN:** 152-291-26  
**Unit/Blk/Lot:**  
**HOA/AMT:** Yes/ \$380.00/Monthly  
**Lot Desc:** Level  
**2nd Unit on Lot:** No

Presented by : Greg Brownman Lic: 01183227 / Vanguard Properties Office Lic.: 01486075 Phone: 415-519-6062

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U.S. Patent 6,910,045 02/11/18 at 11:22am

## **PROOF OF SERVICE OF DOCUMENT**

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

1851 East First Street, Suite 1550, Santa Ana, California 92705-4067

A true and correct copy of the foregoing document entitled (*specify*):

**SECURED CREDITOR TRINITY FINANCIAL SERVICES, LLC'S OPPOSITION TO  
DEBTOR'S MOTION TO VALUE AND AVOID LIEN OF TRINITY FINANCIAL  
SERVICES, LLC [39] AND REQUEST FOR HEARING**

will be served or was served **(a)** on the judge in chambers in the form and manner required by LBR 5005-2(d); and **(b)** in the manner stated below:

**1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):**

Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (date) 06/11/18, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

- David Burchard TESTECF@burchardtrustee.com, dburchard13@ecf.epiqsystems.com
- Rafael Ramon Garcia-Salgado rgarcia@bwslaw.com, bantle@bwslaw.com
- Kelsey Luu eefcanb@alridgeppte.com, kluu@ecf.inforuptcy.com
- Russell Marne russell@marne.com
- Office of the U.S. Trustee / SF USTPRRegion17.SF.ECF@usdoj.gov
- Richard J. Reynolds rreynolds@bwslaw.com, psoeffner@bwslaw.com

Service information continued  
on attached page

**2. SERVED BY UNITED STATES MAIL:**

On (date) 06/11/18, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

### Debtor:

Thomas J. Chek  
900 Arlene Way  
Novato, CA 94947-6905

#### Co-Debtor/Co-Borrower:

Sarah W. Chek  
900 Arlene Way  
Novato, CA 94947

Judge.

Honorable Dennis Montali,  
United States Bankruptcy Court  
Northern District of California  
Mail Box 36099  
San Francisco, CA 94102

Service information continued  
on attached page

**3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL** (state method for each person or entity served): Pursuant to F.R.Civ.P. 5 and/or controlling LBR, on (date) \_\_\_\_\_, I served the following persons and/or entities by personal delivery, overnight mail service, or (for those who consented in writing to such service method), by facsimile transmission and/or email as follows. Listing the judge here constitutes a declaration that personal delivery on, or overnight mail to, the judge will be completed no later than 24 hours after the document is filed.

Service information continued  
on attached page

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

06/11/18

Bernadette C. Antle

*Date*

*Printed Name*

*Signature*